(b) if so, the details thereof; and

(c) the details of other incentives Government propose to give to garment industry to boost their exports?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) No, Sir. Government have taken no specific measures to liberalize the customs clearance procedures for exporters of textiles and garments during the post-quota regime. However, procedures for clearance of export goods have been simplified in general in the recent past, and are equally applicable to the exporters of garments and textiles in the post-quota regime.

(c) No such measures are being proposed at present. However, the exporters of textiles and garments are eligible to avail of the benefits of existing incentives such as duty drawback, DEPB, DEEC, etc. Government has also provided for infrastructure facilities, simplified investment norms, duty concessions on certain inputs meant for exports, eco-testing laboratories, etc. to textile and garment exporters.

Memorandum for rise in G.P.F. interest rate

4233. SHRI JIBON ROY: Will the Minister of FINANCE be pleased to state:

(a) whether Government have received a memorandum dated 3rd February, 2005 from All India State Government Employees Federation demanding rise in G.P.F. interest rate; and

(b) if so, response of Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) The rate of interest on GPF for 2004-05 was fixed at 8 per cent taking into account entire gamut of issues. In respect of the rate of interest on Employees' Provident Fund accumulations for 2004-05, the Central Board of Trustees of Employees' Provident Fund Organisation have not recommended the final rate of interest to the Government.

Status of NPAs of Nationalised Banks

4234. SHRI SK. KHABIR UDDIN AHMED: Will the Minister of FINANCE be pleased to state:

(a) what is the position of NPAs in different Nationalised Banks as on 31st March, 2004, bank-wise; and

(b) the number of defaulters in each bank who have taken loan of more than Rs. 50 lakhs, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The bank-wise details of gross non-performing assets of public sector banks as on 31st March 2004 are given in the Statement. (*See* below)

(b) The number of defaulters whose names are appearing in the list published by Reserve Bank of India (RBI)/Credit Information Bureau (India) Limited (CIBIL) in respect of non-payment of loans of Rs. 1 crore and above and wilful default of Rs. 25 lakhs and above is available on the website of RBI and CIBIL at following address:

RBI — www.rbi.org.in

CIBIL— www.cibil.com

Statement

Bank-wise data regarding Total Recoveries effected during the years 2003 and 2004 in respect of public and private sector banks

(Rs. in crores)

Bank Name	Gross NPAs (as at end of March 2004)
Allahabad Bank	1418.46
Andhra Bank	615.37
Bank of Baroda	3979.86
Bank of India	3734.02
Bank of Maharashtra	954.45
Canara Bank	3126.84
Central Bank of India	3092.00
Corporation Bank	722.01
Dena Bank	1484.01
Indian Bank	1191.78
Indian Overseas Bank	1575.85
Oriental Bank of Commerce	1210.91
Punjab & Sind Bank	1203.51
Punjab National Bank	4670.13
Syndicate Bank	1589.92
UCO Bank	1479.12
Union Bank of India	2346.84

Bank Name	Gross NPAs (as at end of March 2004)
United Bank of India	764.18
Vijaya Bank	389.71
State Bank of India	12667.21
State Bank of Bikaner & Jaipur	483.66
State Bank of Hyderabad	691.35
State Bank of Indore	266.36
State Bank of Mysore	514.45
State Bank of Patiala	503.61
State Bank of Saurashtra	200.43
State Bank of Travancore	661.76
TOTAL (Public Sector Banks)	51537.80

Closure of Pre-merger branches of banks

4235. SHRI S.M. LALJAN BASHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have evolved a policy which allows merged banks to close any of their premerger branches as they like;

(b) whether it is a fact that Government are aware of the problems that will arise when branches close at a rapid pace in rural areas;

(c) what is the specific policy at present which deals with the issue of closure of branches of banks after two entities merge; and

(d) steps proposed to review the issue of closure of bank branches in small towns, rural areas and panchayats?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (d) IBA has recommended that Government should consider proposals for consolidation between public sector banks in order to strengthen them. Government has indicated that it would consider specific proposals from these banks as and when they arise. Any such proposal for consolidation by way of merger etc. has to come from the management of the banks concerned with Government playing a supportive role as the common shareholder. No directive on consolidation has been issued by Government or RBI. The Boards of Banks have to take a decision in this regard based on the synergy levels of merging/consolidating entities. While supporting any merger proposal, Government will ensure protection of the interests of all the stakeholders and public in general with a view to ensure availability of banking services in rural areas.